

JFW



Atty. Dkt. No. 049788-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Bruce BENT et al.
Title: SYSTEMS AND METHODS FOR
PROVIDING LOAN
MANAGEMENT FROM CASH
OR DEFERRED INCOME
ARRANGEMENTS
Appl. No.: 10/092,279
Filing Date: 03/06/2002
Examiner: Harish T. Dass
Art Unit: 3628

REVOCATION OF PRIOR POWERS OF ATTORNEY BY ASSIGNEE
APPOINTMENT OF NEW POWER OF ATTORNEY BY ASSIGNEE
CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Reserve Solutions, Inc. is the assignee of Application No. 10/092,279 filed March 6, 2002, and all continuing applications thereof, as evidenced by an Assignment recorded in the U.S. Patent and Trademark Office at reel/frame 013053/0129.

Reserve Solutions, Inc., through its duly-delegated representative, hereby revokes all prior Powers of Attorney submitted in this application, and hereby appoints the registered patent attorneys and patent agents associated with Customer Number:

22428

as its principal attorneys to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, to

Atty. Dkt. No. 049788-0102

transact all business in the United States Patent and Trademark Office connected therewith,
and to have full power of substitution, association, and revocation, including the power to
revoke the power of attorney of any associate attorney.

Please direct all future correspondence concerning this application to:

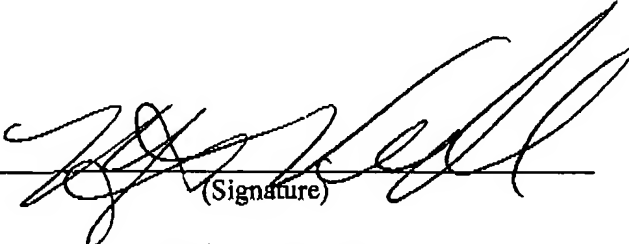
William T. Ellis
FOLEY & LARDNER LLP
Customer Number: 22428

Telephone: (202) 672-5485
Facsimile: (202) 672-5399

Executed this 3 day of February, 2005

RESERVE SOLUTIONS, INC.

By:


(Signature)

Mark A. Vernaglia
(Printed Name)

President
(Title)